

Massachusetts Employer Survey Results by Year

	<u>2001</u>	<u>2003</u>	<u>2005</u>
Percent of Employers that Offer Employees Insurance	69%	68%	70%
Median Monthly Premiums for Individual Plans	\$251	\$312	\$365
Median Monthly Premiums for Family Plans	\$650	\$810	\$950
Median Employer Contribution to Individual Plan Premium	82.3%	79.8%	77.0%
Median Employer Contribution to Family Plan Premium	75%	75%	75%
Median Monthly Employee Contribution to Individual Plan Premium	\$40	\$60	\$80
Median Monthly Employee Contribution to Family Plan Premium	\$172	\$217	\$239
Median Percent Employees Eligible for Insurance, Who Enroll *	80%	85%	78%
Median Percent Employees Covered by Employer Sponsored Insurance *	67%	63%	57%
Median Copayment Amounts, Physician Office	\$10	\$15	\$15
Median Copayment Amounts, Emergency Room	\$30	\$50	\$50
Employers Who Offer Insurance to Same Sex Partners	32%	17%	30%
Employers Who Offer Insurance to Opposite Sex Partners	18%	15%	26%
Employers Who Offer Insurance to Employee Spouses	90%	87%	87%
Employers Who Offer Insurance to Employee Dependents	89%	85%	87%
Employers Who Offer Insurance to Their Retirees, ages 65 plus	20%	10%	9%

Massachusetts Employer Survey Results by Year and Employer Size

small firms: 2 through 50 employees; large firms: more than 50 employees

	<u>2001</u>		<u>2003</u>		<u>2005</u>	
	<u>Small Firms</u>	<u>Large Firms</u>	<u>Small Firms</u>	<u>Large Firms</u>	<u>Small Firms</u>	<u>Large Firms</u>
Percent of Employers that Offer Employees Insurance	67%	96%	66%	98%	68%	97%
Median Monthly Total Premium for Individual Plans	\$253	\$250	\$314	\$294	\$365	\$350
Median Monthly Total Premium for Family Plans	\$650	\$650	\$810	\$829	\$950	\$958
Median Employer Contribution to Individual Plan Premium	88%	78%	80%	80%	79%	75%
Median Employer Contribution to Family Plan Premium	75%	75%	75%	75%	75%	73%
Median Employee Contribution to Individual Plan Premium	\$34	\$58	\$60	\$61	\$78	\$88
Median Employee Contribution to Family Plan Premium	\$172	\$176	\$226	\$195	\$237	\$269

Note: Unless otherwise specified, the company size was based on the number provided by Dun and Bradstreet

* used self-reported company size for calculations

Massachusetts Division of Health Care Finance and Policy

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Small Firms (2 through 50 employees)

	<u>2001</u>	<u>2003</u>	<u>2005</u>
Percent of Employers that Offer Employees Insurance	67%	66%	68%
Median Monthly Total Premium for Individual Plans	\$253	\$314	\$365
Median Monthly Total Premium for Family Plans	\$650	\$810	\$950
Median Employer Contribution to Individual Plan Premium	88%	80%	79%
Median Employer Contribution to Family Plan Premium	75%	75%	75%
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Large Firms (more than 50 employees)

Percent of Employers that Offer Employees Insurance	96%	98%	97%
Median Monthly Total Premium for Individual Plans	\$250	\$294	\$350
Median Monthly Total Premium for Family Plans	\$650	\$829	\$958
Median Employer Contribution to Individual Plan Premium	78%	80%	75%
Median Employer Contribution to Family Plan Premium	75%	75%	73%
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